



TES ID Number	P3644	Net Annual Premium	\$3,596
Policy Number	71251918	Duration to Maturity	6 yrs 5 mths
Policy Type	RP	Next Premium Date	7-May-23
Issue Date	7-May-19	Internal Rate of Return	4.30%
Maturity Date	7-May-29	Projected Maturity Value	\$39,722
Last Premium Date	7-May-28		

Initial Amount	7-Dec-22	\$11,185
	7-Jan-23	\$11,225
	7-Feb-23	\$11,265

Accumulate Cash Coupons	\$0
Annual Cash Coupon	\$0
Cash Benefits Interest Rates	-

Illustration for investment on 7-Dec-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(11,185)			
2023		(3,596)		
2024		(3,596)		
2025		(3,596)		
2026		(3,596)		
2027		(3,596)		
2028		(3,596)		
2029				39,722
<b>Total</b>	(11,185)	(21,574)	-	39,722

Invested Amount	Maturity Amount	Annual Returns (%)
(11,185) =>	14,658	4.8%
(3,596) =>	4,629	4.8%
(3,596) =>	4,438	4.7%
(3,596) =>	4,255	4.6%
(3,596) =>	4,080	4.5%
(3,596) =>	3,912	4.4%
(3,596) =>	3,750	4.3%
<b>(32,759) =&gt;</b>	<b>39,722</b>	



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Policy Type	RP	Next Premium Date	7-May-23		7-Feb-23	\$11,265
Issue Date	7-May-19	Internal Rate of Return	4.30%	Accumulate Cash Coupons		\$0
Maturity Date	7-May-29	Projected Maturity Value	\$39,722	Annual Cash Coupon		\$0
Last Premium Date	7-May-28			Cash Benefits Interest Rates		-
<b>Illustration for investment on</b>		<b>7-Dec-22</b>		<b>Invested</b>	<b>Maturity</b>	<b>Annual</b>
	2022	2023 to 2028	2029	Total		
Initial Amount	-\$11,185			-\$11,185		
Funds into plan	\$0	-\$21,574		-\$21,574		
Total payments				-\$32,759		
Payout from plan		\$0		\$0		
Maturity Value			\$39,722	\$39,722		
Projected Gain				\$6,963		
% Gain vs Total Payments				21.3%		

#### Cash Coupon

This Plan has no Yearly Cash Coupon.

#### Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$31000 is guaranteed, is from the latest bonus statement or revised benefit illustration of the insurance company.

Internal Rate of Return is the rate at which the Projected Maturity Value and future premiums payable are discounted to derive the Initial Amount.

This illustration is for reference only and is not a contract of insurance. It is not intended to provide financial advice or constitute as an offer to purchase.

Please refer to the actual policy document for the exact terms and conditions.